

# Getting Back on Your Feet after a Fire



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### Introduction

Losing your home and possessions in a fire is traumatic and can be very overwhelming and heartbreaking. We are here to help. The intent of this document is to provide you with a guide and available resources to help get you back on your feet following a fire. The information provided comes from department personnel as well as the American Red Cross and National Fire Protection Administration (NFPA).

# Important Information

Date of Fire:
Time of Fire:
IFFD Incident Commander:
IFFD Fire Investigator:
Insurance Company:
Insurance Adjuster:
Insurance Policy Number:
Vehicle Identification Number (VIN) for cars, trucks and other motor vehicles
damaged in the fire:

## **Contact Information**

Idaho Falls Fire Department 343 E. Street, Idaho Falls, ID 83402 Phone: (208) 612-8495 Emergency: 911

## Disaster Assistance

American Red Cross (24 hours) 1-800-733-2767

Salvation Army (Idaho Falls) (208) 522-7700

Idaho Falls Humanitarian Center (208) 497-2868

American Legion (Veterans) (208) 528-8387

# First Thing's First – Protect Your Property

Whether you own a home or you are renting, the first thing to do after everybody is safe is to find resources to take care of immediate needs and protect yourself from additional loss.

Contact your immediate family members to let them know you are safe. (The local media will most likely report about the fire shortly after it occurs. Notifying your family members will help prevent unnecessary panic and worry.)
It is important that you protect your property from additional damage caused by weather or unlawful entry. If you have homeowner's insurance, contact your insurance company and ask what you should do to keep your home safe until it is repaired as well as who to talk to about cleaning up your home.
If your insurance company did not contact a local restoration company for you, contact them next. The restoration company, as well as other individuals who may request to enter your home after the fire MUST check with fire officials prior to making entry inside of the home to avoid interfering with the fire investigation process.
Notify your landlord or mortgage company.
Check with firefighters to see when and if it is safe to enter your home so that you can lock all doors and windows and retrieve medications, medical equipment, purse/wallet, vehicle keys, valuables and important documents, etc. Be very careful when you go inside. Floors and walls may be unsafe.
If your property cannot be secured properly, notify the Idaho Falls/Bonneville County Dispatch Center at (208) 529-1200. Explain the situation and ask for extra police patrol on your street until the restoration company is able to secure your property. Don't forget to notify dispatch again when your property is secure.

	Document dates, times, names, phone numbers, discussions, etc. throughout the recovery process. Remembering who you spoke to and what was said during and after the incident may be overwhelming.
	Begin saving receipts for any money spent related to the fire loss. This information may be needed by your insurance company or on tax documents when proving losses. The more information and documentation, the better.
	Notify your employer. Some employers are flexible in allowing you daytime availability to deal with fire-related business. If you have school age children, notify their schools, specifically if the fire will affect attendance.
If you	cannot Stay in Your Home
	not be able to return to your home immediately following the fire. If 't stay in your home:
you can	, , , , , , , , , , , , , , , , , , ,
you can  Co fo or	't stay in your home:  ontact the American Red Cross at 1-800-733-2767. They will help you find od, clothing and a place to stay. See additional disaster resources listed
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- Idaho Falls Water Division: (208) 612-8471 (inside city of Idaho Falls limits).
- Falls Water Company: (208) 522-1300 (outside city limits).

Notify the	Postal Service	to hold	your mail	. Mail	can be	forwarde	d to	a
temporar	y address for up	o to six (	6 months	).				

- ☐ If your landline telephone or cell phone were damaged in the fire, replace them and then give your new number to your family members, the insurance company, restoration company, etc.
- □ Cancel all scheduled deliveries (i.e. newspaper, grocery delivery, cable television, etc.)

## Not Insured

If you are not insured, the recovery from a fire loss will be based upon individual resources and help from the community.

Private organizations that help following a disaster include the American Red Cross and the Salvation Army (see phone numbers on page 2). Your church or synagogue can put you in contact with your denomination's resources. Local civic organizations such as the Rotary Club, Civitans Club or Lion's Club may also be sources of assistance.

# Documentation and Inventory

If an individual was injured during the fire, work with your medical insurance provider and keep a copy of all medical records and documentation.

After a fire, you may find that creating an inventory of items lost in the fire may be difficult or upsetting. However, try to take the time necessary to insure that the inventory and estimate are complete. You may want to go over the damaged area more than once.

Make an inventory of damaged personal property, showing in detail the quantity, description, what you paid for the items when purchased, how long you have had the items, amount of damage they sustained, and estimated replacement cost. Include with the inventory any bills or documents that can help establish the items' value. This documentation will be important when working with your insurance company an when reporting losses on your taxes.

Some people find it helpful to use a tape recorder to create the basic list of items for the inventory. Your insurance agent or adjuster may have inventory forms that can help you organize the job. Photographs and videotape of your home before the fire may prove valuable in recording specific damage. Check with relatives and friends who might have photos or video of your house from holiday celebrations.

Photograph or videotape the damage to your property for documentation purposes for the insurance company. Take numerous pictures of damaged items and property.

Some people find it helpful to look at catalogs, websites or the aisles of stores to help jog their memory of what items they have had in their homes. Try to picture the floor plan and contents of each room – don't forget items you had in your basement, garage, closets, or hanging on the walls. Remember holiday decorations, stored clothing, sports equipment, books, and other items you don't use year-round.

# Replacement of Valuable Documents and Records

Below is a checklist of documents you will need to replace if they have been destroyed and who to contact for information during the replacement process.

Item	Who to Contact
Driver's license & vehicle registration	Department of Motor Vehicles
Debit card / checkbook	Your bank, as soon as possible
Insurance	Your insurance company/agent
Military discharge papers	Local Veterans Administration
Passports	Post Office
Birth, death, & marriage certificates	State Bureau of Records in the state of the birth, death, or marriage
Divorce papers	Circuit Court where decree was issued
Social security or Medicare cards	Local Social Security Office
Credit cards	The issuing company(s), as soon as possible
Titles of deeds	Records department of city or county in which the property is located
Stocks and bonds	Issuing company or your broker
Wills	Your lawyer
Medical records	Your doctor
Warranties	Issuing company
Income tax records	The Internal Revenue Service Center where filed or your accountant

Citizenship papers	The US Immigration and Naturalization Service
Prepaid burial contracts	Issuing company
Animal registration papers	Society of registry

# Fire Department Response - Questions and Answers

Many times after a fire, the occupants wonder about the role the Idaho Falls Fire Department plays and the techniques they used. Although this doesn't cover every situation, it may help answer some of your questions.

#### Why are there holes in my roof?

Hot air and most gasses rise. A hole in the roof ventilates and removes hot gasses and toxic smoke from the building. This procedure reduces damage to the structure and makes it safer and easier for the firefighters to fight the fire and locate any possible victims.

#### Why are there holes in my wall?

Firefighters check for hidden fire inside walls, ceilings, and floors. The area affected by the fire will probably be stripped down to the bare studs to look for fire and to prevent fire from flaring or rekindling.

#### Why are the windows broken out?

Excessive heat can cause windows to shatter. Sometimes the windows will be inadvertently hit with cold water from the fire hose; this may cause the window to break. Firefighters may need to break windows to ventilate smoke and heat from the structure, especially when performing search and rescue.

#### Why is my door damaged?

When Idaho Falls firefighters or police officers make entry into the home, they check the door to see if it is unlocked. If they can't turn the knob, firefighters have several means to make entry to expedite search and rescue. Fire spreads rapidly. Every second counts! Once the firefighters leave, the building is turned over to the property owner.

#### Why am I restricted from entering my home?

The Fire Investigative team may keep you from entering them home until they have completed the fire investigation. Also, fires release carbon monoxide and other toxic gasses. Many of these you can't see, taste, or smell. Until fire officials deem the structure safe from toxins, only the fire personnel with protective gear are allowed in the structure. Individuals entering without protective gear must

wait until the "all clear" is given to prevent possible harm. In addition, the structure must be deemed safe before allowing others to enter.

#### Why is the fire being investigated?

The Idaho Falls Fire Department provides firefighting services to both the city of Idaho Falls and Bonneville County through an agreement with Bonneville County Fire Protection District 1. All structure fires in the city and county are investigated by IFFD to determine cause and origin.

#### Why did an ambulance respond?

The standard response for structure fires typically includes two ambulances. The ambulance crews respond in case there are civilians, firefighters or police officers injured in the fire. Also, firefighting is a dangerous and strenuous profession. EMTs and paramedics monitor the health (rehabilitation) of firefighters during fire incidents to ensure that they don't become fatigued or injured.

#### Why did so many fire trucks respond to my house?

When IFFD personnel arrive at an emergency scene, each truck/unit has a different function and provides a different service. In addition, a battalion chief, fire investigator, administrative chief and/or public information officer respond to take care of additional needs.

#### Why did the fire department come back after the fire?

Members of the Idaho Falls Fire Department will return and recheck the scene often for several hours after the fire is extinguished. They recheck the fire scene to make sure the fire doesn't rekindle or start again.

#### Why was the street by my house blocked off?

Blocking the street keeps neighbors at a safe distance from the fire scene and allows plenty of room for all the fire trucks to maneuver. Fire hoses are sometimes pulled across the streets and must not be driven over. It is against state law to drive over a fire hose for two reasons: 1) Driving over a fire hose that is charged (has water in it), can jeopardize the crew inside by cutting off their water; 2) Driving over fire hose compromises the integrity of the hose and it will need testing to determine if it can be safely used again or if it needs to be destroyed.

#### Why did the fire department have my utilities turned off?

Gas and electricity are shut off during the fire for the protection of bystanders and firefighters. The water may be off if the water lines melted or ruptured during

the fire. During a fire, the utility companies are dispatched by the Dispatch Center, similar to how police and firefighters are dispatched.

#### Why did it seem to take so long for the fire department to arrive?

During an emergency it may seem like it takes a long time for first responders to arrive. Once 911 is called, the Idaho Falls Fire Department's average response time is 4 to 6 minutes, longer for those living farther away from a fire station. Firefighters are out the door within one minute of receiving the call. Firefighters put on all their equipment before they enter the truck and are ready to go to work as soon as they arrive.

#### Will I be billed for the fire department response?

You will not be billed for the fire engine response. The Idaho Falls Fire Department is funded through city tax dollars. However, if there was an injury and an individual was treated by a paramedic and/or transported to the hospital by ambulance, you will receive a bill for the ambulance service.

# Salvage Tips and Entering Your Fire Damaged Home

Before entering a damaged building or house, make sure it is safe. There may be holes through the floors, loose boards, protruding nails, or the structure itself may be on the verge of collapse. Listen to the advice of available public safety personnel. Always carry a flashlight. NEVER use candles or torches for light.

Doors and windows, which have been waterlogged, may be swollen tight. Debris or swelling floorboards also may block doors from opening. When entrance is necessary by force, enter through a window or other opening. Remove the pins of the door hinges by lifting them with a screwdriver and a hammer. Be sure the door is unlocked and then remove it.

Do not rush to move back in. The home must be clean, dry and structurally sound. Debris and decaying vegetation must be removed from the surrounding yard. Never move back into a residence until the utilities are inspected and repaired. Most importantly, never use candles, torches, or gas lanterns while working in a residence under repair, as trapped gasses or debris could be ignited and have potentially fatal results.

#### Airing, Drying and Cleaning

Open all the doors and windows to dry and air out the residence. If windows are swollen so that they cannot be raised, remove them carefully. Removal of the window is determined by the type of windows that are installed.

Examine foundations and building walls to make sure they are not weakened. If walls show evidence of settling or cracking, major repair work may be necessary. If the building is out of plumb, or if the floors have settled or bulged, make sure that the foundation and framing are sound before doing anything else.

Shovel out mud or ash while it is still moist. This will help minimize damage to the flooring. Remove any mud or ash from furnaces, flues, vents and smoke pipes.

A lot of good information on fire cleanup can be found at your library or on the internet.

# DOCUMENTATION WORKSHEET

From the beginning you should keep track of everyone you work with and everything you do. We created this worksheet as a starting place.

٧	Agency/item	Date of Contact	Name of Contact
	American Red Cross		
	Water Division/Falls Water		
	Intermountain Gas		
	Idaho Falls Power/Rocky		
	Mountain Power		
	Telephone / Cell Phone		
	Restoration Company		
	Salvation Army		

Insurance Company	Phone:
Date of Contact:	Name:
Property Owner/Landlord	Phone:
Date of Contact:	Name:
Post Office	Phone:
Date of Contact:	Name:
Employer	Phone:
Date/Time of Contact:	Name:
Cable/Satellite Provider	Phone:
Date of Contact:	Name:
Daycare	Phone:
Date of Contact:	Name:
School	Phone:
Date of Contact:	Name:
Church/Synagogue	Phone:
Date of Contact:	Name:
	Phone:
Date of Contact:	Name:
	Phone:
Date of Contact:	Name:

# IMPORTANT DOCUMENT CHECKLIST

٧	Item	Specifics
	Bank/Check Book	
	Credit Cards	
	Money	
	Address Book	
	Purse/Wallet	
	Important Documents	
	Insurance Information	
	Vehicle Keys	
	Eye Glasses	
	Hearing Aid	
	Untainted Medicines	
	Jewelry/Valuable	
	Clothing: include shoes	
	Baby Needs	